Case 17-14812-CMG Doc 32 Filed 10/05/17 Entered 10/06/17 00:37:11 Desc Imaged

	Certificate of Notice	Dana 1 At h			
Information to identify the case:					
Debtor 1:	Dana Kepezensky	Social Security number or ITIN:	xxx-xx-4823		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	William Kepezensky	Social Security number or ITIN:	xxx-xx-6982		
	First Name Middle Name Last Name	EIN:			
United States Ba	ankruptcy Court: District of New Jersey	Date case filed in chapter:	13	3/11/17	
Case number:	17-14812-CMG	Date case converted to chapter:	7	10/3/17	

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Dana Kepezensky	William Kepezensky
2.	All other names used in the last 8 years	aka Dana Acevedo	
3.	Address	15 Brandywine Drive Matawan, NJ 07747	15 Brandywine Drive Matawan, NJ 07747
4.	Debtor's attorney Name and address	Yakov Rudikh Rudikh and Associates, LLC 223 Rt. 18 South, Suite 108 E. Brunswick, NJ 08816	Contact phone (732) 659–6961
5.	Bankruptcy trustee Name and address	Barry R. Sharer Sharer Petree Brotz & Snyder 1103 Laurel Oak Road Suite 105B Voorhees, NJ 08043	Contact phone 856–282–0998

Debtor Dana Kepezensky and William Kepezensky

Case number 17-14812-CMG

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856

402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.

Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Contact phone 609-858-9333

Date: 10/3/17

Location:

7. Meeting of creditors

joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

November 1, 2017 at 10:30 AM

Debtors must attend the meeting The meeting may be continued or adjourned to a to be questioned under oath. In a later date. If so, the date will be on the court docket.

Clarkson S. Fisher Federal Courthouse, 402 East State

Street, Room 129, Trenton, NJ 08608-1507

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- · if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

Filing deadline: 1/2/18

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Case 17-14812-CMG Doc 32 Filed 10/05/17 Entered 10/06/17 00:37:11 Desc Imaged Certificate of Notice Page 3 of 5 United States Bankruptcy Court District of New Jersey

In re: Dana Kepezensky William Kepezensky Debtors Case No. 17-14812-CMG Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 3 Date Rcvd: Oct 03, 2017 Total Noticed: 59 Form ID: 309A

Notice by f	First class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
db/jdb tr	+Dana Kepezensky, William Kepezensky, 15 Brandywine Drive, Matawan, NJ 07747-9684 +Barry R. Sharer, Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B,
516696280 516932875	Voorhees, NJ 08043-4376 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516696295 516696297 516883141	NJ E-ZPass Violation Processing Ctr, PO Box 52005, Newark, NJ 07101-8205 NYC Department of Finance, PO Box 3615, New York, NY 10008-3615 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,
516696293	Wilkes-Barre, PA 18773-9635 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
516696294 516763521	+New Jersey Motor Vehicle Commision, PO Box 136, Trenton, NJ 08666-0136 +New Jersey Turnpike Authority, Mark Schneider, Esq., 581 Main Street, P.O. Box 5042, Woodbridge, NJ 07095-5042
516696300 516822187	Professional Account Management, LLC, PO Box 37038, Washington, DC 20013-7038 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
516696302	Trenton, NJ 08695-0245) +State of New Jersey, Motor Veicle Violaiton Surchage System, PO Box 4850, Trenton, NJ 08650-4850
516696303	+Steven Mathless, Attorney at Law, 800 Crosspoint Dr Suite D, Columbus, OH 43230-6688 +Stevens Business Servi, 92 Bolt St # 1, Lowell, MA 01852-5316
516696304 516696305	+Sunrise Credit Service, 234 Airport Plaza Blvd S, Farmingdale, NY 11735-3938
516696307 516735881	Universal Fidelity LP, P.O. Box 219785, Houston, TX 77218-9785 +VW Credit Inc. dba Audi Financial Services, c/o VW Credit, Inc., PO Box 9013,
516696309	Addison, Texas 75001-9013 Wells Fargo Hm Mortgag, 7255 Baymeadows Way, Des Moines, IA 50306
_	electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty	E-mail/Text: yrudikh@gmail.com Oct 03 2017 23:08:13 Yakov Rudikh, Rudikh and Associates, LLC, 223 Rt. 18 South, Suite 108, E. Brunswick, NJ 08816
smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 03 2017 23:09:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 03 2017 23:09:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516948914	+EDI: CINGMIDLAND.COM Oct 03 2017 22:43:00 AT&T Mobility II LLC, C/O AT&T Services, Inc, Karen A. Cavagnaro-Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
516780431	EDI: BECKLEE.COM Oct 03 2017 22:43:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516696278	+EDI: AMEREXPR.COM Oct 03 2017 22:43:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516696279	+EDI: APPLIEDBANK.COM Oct 03 2017 22:43:00 Applied Bank, Po Box 17125, Wilmington, DE 19850-7125
516743080	EDI: BMW.COM Oct 03 2017 22:43:00 BMW Financial Services NA, LLC,, P.O. Box 3608, Dublin, OH 43016
516696281	EDI: BMW.COM Oct 03 2017 22:43:00 Bmw Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017
516705416	+EDI: AISACG.COM Oct 03 2017 22:43:00 BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
516696282	EDI: CAPITALONE.COM Oct 03 2017 22:43:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516696283	+E-mail/Text: bankruptcy@cavps.com Oct 03 2017 23:09:44 Cavalry Portfolio Serv, PO Box 27288, Tempe, AZ 85285-7288
516944613	+E-mail/Text: bankruptcy@cavps.com Oct 03 2017 23:09:44 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
516696284 516696285	+EDI: CHASE.COM Oct 03 2017 22:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298 +EDI: CITICORP.COM Oct 03 2017 22:43:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516755355	E-mail/Text: bankruptcynotices@devry.edu Oct 03 2017 23:10:05 Devry Education Group, 814 Commerce Dr., Suite 200, Oak Brook, IL 60523
516696286	+EDI: NAVIENTFKASMDOE.COM Oct 03 2017 22:43:00 Dept Of Ed/navient, Po Box 9635,
516705542	Wilkes Barre, PA 18773-9635 EDI: DISCOVER.COM Oct 03 2017 22:43:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516696287	+EDI: DISCOVER.COM Oct 03 2017 22:43:00 Discover Fin Svcs Llc, Pob 15316,
516696288	Wilmington, DE 19850-5316 +EDI: TSYS2.COM Oct 03 2017 22:43:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
516696290	EDI: IRS.COM Oct 03 2017 22:43:00 Internal Revenue Service, 44 South Clinton Ave, Trenton, NJ 08601
516821367	EDI: RESURGENT.COM Oct 03 2017 22:43:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
	Greenville, SC 29603-0587

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Date Royd: Oct 03, 2017

User: admin

District/off: 0312-3

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Form ID: 309A
                                                              Total Noticed: 59
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
516895870
                +EDI: MID8.COM Oct 03 2017 22:43:00
                                                          MIDLAND FUNDING LLC, PO BOX 2011,
                  WARREN, MI 48090-2011
                 E-mail/Text: bankruptcynotice@nymcu.org Oct 03 2017 23:09:55
516696292
                                                                                      Municipal Credit Union,
                  22 Cortlandt St,
                                     New York, NY 10007
                +E-mail/Text: bnc@nordstrom.com Oct 03 2017 23:08:44
516696296
                                                                            Nordstrom/td, 13531 E Caley Ave,
                  Englewood, CO 80111-6505
                 EDI: AGFINANCE.COM Oct 03 2017 22:43:00
                                                                ONEMAIN FINANCIAL,
                                                                                     P.O. BOX 3251,
516762367
                  {\tt EVANSVILLE,\ IN\ 47731-3251}
516696298
                +EDI: AGFINANCE.COM Oct 03 2017 22:43:00
                                                                Onemain Fi,
                                                                               6801 Colwell Blvd,
                  Irving, TX 75039-3198
516942891
                 EDI: PRA.COM Oct 03 2017 22:43:00
                                                         Portfolio Recovery Associates, LLC,
                  c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
                 EDI: PRA.COM Oct 03 2017 22:43:00
516950098
                                                         Portfolio Recovery Associates, LLC,
                  c/o Capital One Bank, N.a.,
                                                                Norfolk VA 23541
                                                 POB 41067,
                 EDI: PRA.COM Oct 03 2017 22:43:00
516951395
                                                          Portfolio Recovery Associates, LLC,
                                                                                                 c/o Paypal,
                               Norfolk VA 23541
                  POB 41067.
                +EDI: PRA.COM Oct 03 2017 22:43:00
516696299
                                                         Portfolio Recovery Ass,
                                                                                    120 Corporate Blvd Ste 1,
                 Norfolk, VA 23502-4952
EDI: Q3G.COM Oct 03 2017 22:43:00
516853620
                                                          Quantum3 Group LLC as agent for,
                                                                                              Sadino Funding LLC,
                PO Box 788, Kirkland, WA 98083-0788
+EDI: RMCB.COM Oct 03 2017 22:43:00
                                                           RMCB,
516696301
                                                                   P.O. Box 1235,
                                                                                     Elmsford, NY 10523-0935
                                                           Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
Synchrony Bank, c/o of PRA Receivables Management, LLC,
516696306
                +EDI: RMSC.COM Oct 03 2017 22:43:00
                +EDI: RMSC.COM Oct 03 2017 22:43:00
516696977
                PO Box 41021, Norfolk, VA 23541-1021

+EDI: AIS.COM Oct 03 2017 22:43:00 Verizon, by 4

4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516865766
                                                                     by American InfoSource LP as agent,
                +E-mail/Text: vci.bkcy@vwcredit.com Oct 03 2017 23:09:34
                                                                                 Vw Credit Inc, 1401 Franklin Blvd,
516696308
                  Libertyville, IL 60048-4460
516894109
                 EDI: WFFC.COM Oct 03 2017 22:43:00
                                                           Wells Fargo Bank, N.A.,
                                                                                      PO Box 10438,
                  Des Moines,
                                IA
                                        50306-0438
                 EDI: WFFC.COM Oct 03 2017 22:43:00
516883624
                                                           Wells Fargo Bank, N.A.
                  Attn: Default Document Processing,
                                                         MAC# N9286-01Y, 1000 Blue Gentian Road,
                  Eagan, MN 55121-7700
516696310
                 EDI: WFFC.COM Oct 03 2017 22:43:00
                                                           Wffnb Retail, Cscl Dispute Team,
                  Des Moines, IA 50306
                                                                                                  TOTAL: 40
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ****
516946616*
               +Cavalry SPV I, LLC,
                                        500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
516696291*
               ++INTERNAL REVENUE SERVICE,
                                              CENTRALIZED INSOLVENCY OPERATIONS,
                                                                                      PO BOX 7346,
                  PHILADELPHIA PA 19101-7346
                (address filed with court: Internal Revenue Services, P.O. Box 9052,
                  Andover, MA 01810-9052)
516696289*
                +Internal Revenue Service,
                                              P.O. Box 7346,
                                                                Philadelphia, PA 19101-7346
                                                                                                  TOTALS: 0, * 3, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Transmission times for electronic delivery are Eastern Time zone.
Addresses marked '++' were redirected to the recipient's preferred mailing address
```

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2017 Signature: /s/Joseph Speetjens

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com

Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Denise E. Carlon on behalf of Creditor VW Credit Inc. dba Audi Financial Services
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

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District/off: 0312-3 User: admin Page 3 of 3 Date Rcvd: Oct 03, 2017 Form ID: 309A Total Noticed: 59

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jason Brett Schwartz on behalf of Creditor Financial Services Vehicle Trust (FSVT)
jschwartz@mesterschwartz.com
U.S. Trustee USTPRegion03 NF FCF@usdoi.gov

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
Yakov Rudikh on behalf of Joint Debtor William Kepezensky yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;r61945@notify.bestcase.com
Yakov Rudikh on behalf of Debtor Dana Kepezensky yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;r61945@notify.bestcase.com
TOTAL: 9